

May 12, 2023

Martine Brisson-Lemieux  
Blue Cross and Blue Shield of Vermont  
PO Box 186  
Montpelier, VT 05601

Re: Blue Cross and Blue Shield of Vermont  
2024 Vermont Exchange Rate Filing – Individual  
SERFF Tracking #: BCVT-133654578  
Objection #1

Dear Ms. Brisson-Lemieux:

The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. Please provide the 2022 RATEE report from CMS.
2. For each individual plan, provide the calculated benefit relativity and projected enrollment distribution by HIOS variant and presence of APTC.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than May 18, 2023.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Kevin Rugeberg, FSA, MAAA  
Vice President & Senior Consulting Actuary  
Lewis & Ellis, Inc.  
kruggeberg@LewisEllis.com  
(972)-850-0850